

In re:
Lorenzo Salguero
Debtor

Case No. 25-10095-VK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0973-1

User: admin

Page 1 of 2

Date Rcvd: May 05, 2025

Form ID: 318a

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2025:

Recip ID	Recipient Name and Address
db	Lorenzo Salguero, 6710 Variel Ave Apt 413, Canoga Park, CA 91303-4806
42303892	++ LIFESTANCE HEALTH, ATTN BANKRUPTCY, 4800 N SCOTTSDALE RD, STE 2500, SCOTTSDALE AZ 85251-7615 address filed with court:, LifeStance Health, 4800 N Scottsdale Road, Suite 2500, Scottsdale, AZ 85251

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: EDD.COM	May 06 2025 04:28:00	Employment Development Dept., Bankruptcy Group MIC 92E, P. O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	May 06 2025 04:28:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P. O. Box 2952, Sacramento, CA 95812-2952
smg	Email/Text: finance.bankruptcy@lacity.org	May 06 2025 00:34:00	Los Angeles City Clerk, P. O. Box 53200, Los Angeles, CA 90053-0200
42303885	Email/PDF: bncnotices@becket-lee.com	May 06 2025 00:56:32	American Express, PO Box 981535, El Paso, TX 79998-1535
42303886	EDI: TSYS2	May 06 2025 04:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
42303887	EDI: CITICORP	May 06 2025 04:28:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
42303888	EDI: CITICORP	May 06 2025 04:28:00	Citibank / Best Buy, PO Box 790441, Saint Louis, MO 63179-0441
42303889	+ EDI: CRFRSTNA.COM	May 06 2025 04:22:00	Credit First, 6275 Eastland Rd, Brookpark, OH 44142-1399
42303890	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 06 2025 00:34:00	Goldman Sachs / Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
42303891	EDI: IRS.COM	May 06 2025 04:28:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
42303893	EDI: WTRRN BANK.COM	May 06 2025 04:28:00	TD Bank / Target, PO Box 673, Minneapolis, MN 55440-0673
42303894	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 06 2025 00:42:24	Wells Fargo Card Services, PO Box 51193, Los Angeles, CA 90051-5493

TOTAL: 12

BYPASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2025 at the address(es) listed below:

Name	Email Address
Benjamin Heston	on behalf of Debtor Lorenzo Salguero bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileebk.net
Jeremy W. Faith (TR)	Trustee@MarguliesFaithlaw.com C118@ecfbis.com;leedowding@gmail.com
United States Trustee (SV)	ustpreion16.wh.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Lorenzo Salguero</u>	Social Security number or ITIN	xxx-xx-2181
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Central District of California			
Case number: 1:25-bk-10095-VK			

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lorenzo Salguero
fka Lucy Delila Salguero

[include all names used by each debtor, including trade names, within
the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 5/5/25

Dated: 5/5/25

By the court: Victoria S. Kaufman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.